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TO: Technology Center 2600, Art Unit 2673 DATE: July 22, 2005

COMPANY: USPTO

FROM: Carol G. Stovsky FAX NO.: 571-273-8300

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Serial No.: 09/932,373
Group Art Unit: 2673
Application Filing Date: August 17, 2001
Application Priority Date: December 20, 1995
Examiner: P. Dharja
Inventor: Anderson, et al.
Application Title: SYSTEM FOR ON-LINE
FINANCIAL SERVICES
USING DISTRIBUTED
OBJECTS

AMENDMENT AFTER FINAL
TO PATENT APPLICATION

Attorney Docket No.: BLO1134-006E

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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Date of Deposit: July 22, 2005

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office, Technology Center 2600, Art Unit 2673 at 571-273-8300.

Vickie D'Alessandro
Vickie D'Alessandro, Paralegal

Dear Sir:

Applicant is submitting this amendment after final in response to the Examiner's office action dated April 23, 2005.

AMENDMENTS TO THE CLAIMS begin on page 2 of this paper.

REMARKS begin on page 11 of this paper.